

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

DARRYL R. GALENTINE
JENNIFER L. GALENTINE
Debtor(s)

Case No. 19-70191JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/30/2019.
- 2) The plan was confirmed on 05/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/09/2019, 04/02/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/28/2022.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$138,154.00.
- 10) Amount of unsecured claims discharged without full payment: \$33,995.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$104,717.29
Less amount refunded to debtor \$8,311.83

NET RECEIPTS: \$96,405.46

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,800.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,697.70
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,497.70

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	400.00	NA	NA	0.00	0.00
ALLIED INTERSTATE++	Unsecured	1,428.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	0.00	4,134.50	4,134.50	4,134.50	0.00
BENEFICIAL BANK	Unsecured	770.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	NA	713.84	713.84	713.84	0.00
CBCS	Unsecured	972.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,422.00	6,421.92	6,421.92	6,421.92	0.00
DUBOIS REGIONAL CARDIOLOGY	Unsecured	75.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	398.00	444.89	444.89	444.89	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	23,300.00	NA	NA	0.00	0.00
FIRST SOURCE ADVANTAGE LLC	Unsecured	796.00	NA	NA	0.00	0.00
FNB CONSUMER DISCOUNT CO**	Unsecured	4,504.00	NA	NA	0.00	0.00
MARINER FINANCE CO	Secured	4,300.00	NA	2,500.00	2,500.00	0.00
MARINER FINANCE CO	Unsecured	0.00	1,033.29	1,033.29	1,033.29	0.00
MARINER FINANCE CO	Secured	700.00	2,900.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	4,310.00	4,060.00	4,060.00	4,060.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,438.00	2,437.41	2,437.41	2,437.41	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	40.00	40.00	40.00	0.00
PARTNERS IN NEPHROLOGY	Unsecured	400.00	NA	NA	0.00	0.00
PENN HIGHLANDS DUBOIS++	Unsecured	1,350.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES*	Secured	29,000.00	22,847.92	22,847.92	22,847.92	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,489.12	1,489.12	1,489.12	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,381.00	1,518.43	1,518.43	1,518.43	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	489.00	589.37	589.37	589.37	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,232.00	1,560.95	1,560.95	1,560.95	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Secured	3,298.00	3,434.75	3,434.75	3,434.75	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	8,793.00	9,023.40	9,023.40	9,023.40	0.00
TIMBERLAND FCU*	Unsecured	3,884.00	3,978.57	3,978.57	3,978.57	0.00
TIMBERLAND FCU*	Secured	4,000.00	NA	NA	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	26,517.00	27,420.23	0.00	19,779.06	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	2,096.38	2,096.38	2,096.38	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	803.96	803.96	803.96	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$19,779.06	\$0.00
Mortgage Arrearage	\$2,096.38	\$2,096.38	\$0.00
Debt Secured by Vehicle	\$22,847.92	\$22,847.92	\$0.00
All Other Secured	\$5,934.75	\$5,934.75	\$0.00
TOTAL SECURED:	\$30,879.05	\$50,658.11	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$40.00	\$40.00	\$0.00
TOTAL PRIORITY:	\$40.00	\$40.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,209.65	\$38,209.65	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,497.70</u>	
Disbursements to Creditors	<u>\$88,907.76</u>	
TOTAL DISBURSEMENTS :		<u>\$96,405.46</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/14/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.